

**STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of Financial and Insurance Services

Anthony A. Ford,

Petitioner,

v

**Case No. 03-386-L
Docket No. 2003-1564**

**Office of Financial and Insurance
Services,**

Respondent.

For the Petitioner:

**Anthony Ford
19459 Pennington
Detroit, MI 48221**

For the Respondent:

**William R. Peattie (P48004)
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**Issued and entered
this 4th day of May 2004
by John R. Schoonmaker
Special Deputy Commissioner**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision dated March 17, 2004.

She recommended that the license application be refused. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

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II ORDER

Therefore, it is ORDERED that the decision to refuse to license the Petitioner is upheld.